

# PROTECT YOUR IDENTITY

*with*

## Nebraska's Security Freeze

- Beginning September 1, 2007, Nebraska consumers have the right to place a **security freeze** on their credit reports. A security freeze allows state residents to “lock up” their personal financial data to prevent thieves from using credit information to obtain loans or open new accounts.
- The law protects consumers who place a freeze with the three national credit reporting agencies: **Equifax, Experian and TransUnion**. A security freeze prohibits them from releasing credit information without the consumer's express authorization.
- Nebraskans must make the request via a **certified letter** to the agencies.
- Placing a freeze costs up to **\$15** per agency. It is free for minors and those who have already been the victim of identity theft and have filed a police report about the crime.
- Consumers can also lift the freeze – temporarily or permanently – when applying for credit or other services. If a consumer lifts the freeze permanently and wants to replace the freeze later, they will have to pay another \$15 fee per agency to do so.
- If a consumer wants more credit, the bureaus have to lift the freeze within three days of a consumer's request. After Jan. 1, 2009, the freeze will have to be lifted within **15 minutes** of a consumer's request.
- When a freeze is in effect, the credit reporting agencies must send a written confirmation to the consumer before changing their name, date of birth, Social Security number or address on the account.
- A security freeze is set to expire automatically **seven years** after the date it takes effect.

For further guidance about placing a freeze on your personal credit information and sample letters requesting a security freeze, contact the Nebraska Attorney General's Office at **1-800-727-6432** toll free or log on to [www.ago.state.ne.us](http://www.ago.state.ne.us).